

United States Bankruptcy Court  
Central District of California

In re:  
Matthew Luna  
Debtor

Case No. 24-11874-SC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0973-8

User: admin

Page 1 of 2

Date Rcvd: Nov 04, 2024

Form ID: 318a

Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:**

Recip ID	Recipient Name and Address
db	Matthew Luna, 2115 Orange Ave Apt B, Costa Mesa, CA 92627-7527
42065022	+ ECSI/UNIVERSITY OF CAL, 101 ALDRICH HALL, IRVINE, CA 92697-0001
42065021	Earnest Operations / Navient, 535 Mission St Ste 1663, San Francisco, CA 94105-2997
42065026	++ PROSPER MARKETPLACE INC, 221 MAIN STREET STE 300, SAN FRANCISCO CA 94105-1909 address filed with court; PROSPER MARKETPLACE IN, 221 MAIN ST STE 300, SAN FRANCISCO, CA 94105

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: richard.marshack@txitrustee.com	Nov 05 2024 00:40:00	Richard A Marshack (TR), Marshack Hays Wood LLP, 870 Roosevelt, Irvine, CA 92620
smg	EDI: EDD.COM	Nov 05 2024 05:20:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 05 2024 05:20:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Nov 05 2024 05:20:00	BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
42065014	EDI: MAXMSAIDV	Nov 05 2024 05:20:00	Aidvantage / Department of Education, PO Box 300001, Greenville, TX 75403-3001
42065015	Email/PDF: bncnotices@becket-lee.com	Nov 05 2024 01:00:08	American Express, PO Box 981535, El Paso, TX 79998-1535
42065017	EDI: BMW.COM	Nov 05 2024 05:20:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
42065016	+ EDI: BANKAMER2	Nov 05 2024 05:20:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4036
42065018	EDI: CITICORP	Nov 05 2024 05:20:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42065019	EDI: CITICORP	Nov 05 2024 05:20:00	Citibank / Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
42065023	Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	Nov 05 2024 00:41:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42065024	EDI: IRS.COM	Nov 05 2024 05:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

District/off: 0973-8

User: admin

Page 2 of 2

Date Rcvd: Nov 04, 2024

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19101-7346

42065025	Email/Text: bkrgeneric@penfed.org	Nov 05 2024 00:40:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313-1432
42065026	Email/Text: ProsperBK@prosper.com	Nov 05 2024 00:41:00	PROSPER MARKETPLACE IN, 221 MAIN ST STE 300, SAN FRANCISCO, CA 94105
42065027	+ EDI: SYNC	Nov 05 2024 05:20:00	SYNCB/PPC, PO BOX 530975, ORLANDO, FL 32896-0001
42065028	+ EDI: SYNC	Nov 05 2024 05:20:00	SYNCB/VENMO, PO BOX 965015, ORLANDO, FL 32896-5015
42065029	+ EDI: WTRRNBNK.COM	Nov 05 2024 05:20:00	TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
42065030	Email/Text: bknotice@upgrade.com	Nov 05 2024 00:40:00	UPGRADE INC, 275 BATTERY ST FL 23, SAN FRANCISCO, CA 94111

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
42065020	##+	CITIZENS BANK, 870 WESTMINSTER ST, PROVIDENCE, RI 02903-4024

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:

Name	Email Address
Amitkumar Sharma	on behalf of Creditor BMW Financial Services NA LLC, c/o AIS Portfolio Services, LLC amit.sharma@aisinfo.com
Benjamin Heston	on behalf of Debtor Matthew Luna bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileeck.net
Richard A Marshack (TR)	pkraus@marshackhays.com ecf.alert+Marshack@titlexi.com
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Matthew Luna	Social Security number or ITIN xxx-xx-8013
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Central District of California		
Case number: 8:24-bk-11874-SC		

## Order of Discharge – Chapter 7

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Matthew Luna

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/4/24

**Dated:** 11/4/24

**By the court:** Scott C Clarkson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

11/AUTU

For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**